

A FREE GUIDE FROM CARLA ORELLANA

# 3 Hidden Money Blocks *Keeping You Stuck*

*Why your business idea hasn't turned into income yet — and how to start shifting it today.*

If you've been waiting for the “right time” to start your business, circling the same idea for months, or working hard with nothing to show for it — you're not lazy. You're not behind. You're not lacking some hidden talent everyone else has.

You're up against three quiet patterns most people never name. Let's name them.

# A note from Carla.

Most business advice you'll find online treats the problem like a strategy gap — as if you'd be running a profitable business if only you knew the right marketing funnel or the right LLC structure or the right pricing model.

Sometimes that's true. More often, it's not.

After working with aspiring entrepreneurs from every background, I've noticed something: the people who stay stuck rarely lack information. They have *too much* information, and underneath it, three patterns keep them from acting on any of it.

These patterns aren't about money management or budgeting. They're about your relationship with money — and they shape every decision you make about your business, whether you see them or not.

This guide names them. Read it slowly. Where you feel a flicker of recognition, pause. That's the work.

— *Carla*

# “I'll start when I have more saved up.”

*Also known as: the readiness trap.*

On the surface, this sounds responsible. Reasonable. Mature. And the people around you will likely agree — “Yeah, you should probably wait until you have a cushion.”

Here's the catch: the amount that feels “safe enough” will keep moving. \$5,000 becomes \$10,000 becomes \$20,000. Each milestone you hit, your nervous system finds a new reason it's not quite enough. That's not a savings problem. That's a fear of starting wearing the costume of financial planning.

## WHAT'S ACTUALLY HAPPENING

The brain treats starting a business as a threat — because it is one. New income source, new identity, new visibility. Your nervous system would rather you stay safely unstarted than risk a public attempt that might not work. So it negotiates: *just save a little more first.*

The savings is the bargaining chip. The real currency being protected is your sense of safety.

## HOW TO SHIFT IT

Decide what you actually need to start — not what would feel ideal. Most service-based businesses (coaching, consulting, bookkeeping, design, etc.) need under \$500 to start legitimately: a domain, a basic website, a business bank account, and a simple LLC filing.

If you have that, your savings target is met. The rest of the “cushion” is your fear talking.

*“You don't need a runway. You need a first step.”*

# “I don't want to charge that much.”

*Also known as: the worthiness ceiling.*

You research what other people charge. You see numbers that feel reasonable for them. Then you sit down to set your own price and shave 30, 40, sometimes 60 percent off — “just to get started,” “until I'm more experienced,” “because I don't want to scare anyone away.”

What's actually happening is more uncomfortable: somewhere along the way, you absorbed a belief about how much money it's acceptable for *you* — specifically you — to receive. That ceiling has nothing to do with the market or your skills. It has everything to do with what you saw growing up, what you were told money meant, and what you watched happen to people who tried to charge what they were worth.

## WHAT'S ACTUALLY HAPPENING

Underpricing feels safe because it minimizes rejection. If your prices are low enough, no one will say no — and you avoid the wound of not being chosen. But you also avoid being paid well.

And here's the deeper trap: low prices attract clients who don't value the work. Those clients are harder, not easier. So you end up underpaid *and* overworked, which confirms the original fear that this doesn't work.

## HOW TO SHIFT IT

Set your price based on the transformation you provide, not your current confidence level. If your work helps someone make or save \$5,000, charging \$1,000 is a 5x return for them. That's reasonable.

Then practice saying the price out loud, alone, in a mirror. If you can't say it without flinching, you can't say it on a sales call. Repetition rewires the flinch.

*“Your prices teach people what your work is worth. Make sure you're teaching the right lesson.”*

# “I’ll figure out the money side later.”

*Also known as: the avoidance loop.*

Most aspiring entrepreneurs are excited about their idea, their offer, their branding, their Instagram strategy. What they avoid, often without realizing it, is anything that involves actually *looking* at their numbers. Bank account balances. Income tracking. Bookkeeping. Tax setup. Pricing math.

If you’ve ever had the thought “I’ll deal with that part once I’m making money,” — this block is yours.

## WHAT’S ACTUALLY HAPPENING

Avoidance of money information is almost always avoidance of a feeling. Shame about the past. Fear of what you’ll find. Anxiety about not being good with numbers. Most people don’t avoid their bookkeeping because it’s hard — they avoid it because looking at it brings up a wave of bad feelings they don’t want to feel.

The cost is enormous. Businesses that avoid their financial information overspend, miss tax deductions, underprice without realizing it, and run on guesswork until something breaks. Then the breakage becomes the proof that “I’m just not good with money,” and the loop reinforces itself.

## HOW TO SHIFT IT

Set up the systems before you need them — not after. A simple bookkeeping setup at the start (a business bank account, a basic categorization system, monthly check-ins) takes about 4 hours total and protects you for years.

If looking at money brings up a feeling, name the feeling out loud. “I’m avoiding this because I feel ashamed about [X].” Naming it cuts its power in half almost immediately. The rest comes from doing the boring work consistently — which is much easier when you’re not fighting your own nervous system.

*“Clarity, not avoidance, is what makes a business profitable. The numbers can’t hurt you. Not knowing the numbers can.”*

# Three patterns. One way through.

If you saw yourself in any of these — even a little — you're not unusual. You're recognizing patterns most people never bother to name. That recognition itself is most of the work.

## Here's what to do next:

- 1. Pick the one that hit hardest.** Don't try to fix all three at once. The block that made you uncomfortable when you read it is the one quietly running your decisions right now. Start there.
- 2. Take one small action this week.** Open a business bank account. Set a price and say it out loud three times. Look at your finances for ten minutes. Small actions break big patterns.
- 3. Don't do it alone.** Most of these blocks were built in isolation. They tend to dissolve in the presence of someone who's seen them before and knows how to walk you through them.

*The block isn't your enemy. It's a piece of armor you built when you needed it. You don't have to attack it — you just have to notice when it's making decisions for you, and gently take the wheel back.*

READY FOR THE NEXT STEP?

# Let's get your business *moving*.

If something in this guide opened a door for you — let's keep walking. I work with aspiring entrepreneurs and small business owners who are ready to stop researching and start building.

Book a free consultation and I'll help you map your next 30 days.

**BOOK YOUR FREE CONSULTATION**

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